

REMARKS

Claims 544-781 are pending in this application. By this Supplemental Amendment and Response to the Office Communication mailed October 12, 2004, Applicant has cancelled Claims 305-543, without prejudice, and Applicant has added new Claims 544-781. Applicant respectfully submits that the newly added Claims 544-781 do not contain new matter. Applicant further respectfully submits that the amendments to the Claims do not contain new matter.

Applicant respectfully submits that the present invention, as defined by Claims 544-781, is patentable over the prior art.

Applicant has also deleted the Abstract of the Disclosure and has substituted therefor the new Abstract of the Disclosure which is attached hereto on a separate sheet. Applicant respectfully submits that the new Abstract of the Disclosure does not contain new matter.

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

I. SUPPORT FOR THE NEWLY ADDED CLAIMS 544-781:

As noted above, Applicant has cancelled Claims 305-543, without prejudice, and Applicant has added new Claims 544-781. Applicant respectfully submits that the newly added Claims 544-781 do not contain new matter.

Regarding independent Claims 544, 601, 658, 659, and 660, support for the subject matter of independent Claims 544, 601, 658, 659, and 660 can, for example, be found in the Specification at page 35, line 5 to page 82, line 16; page 85, line 3 to page 113, line 11; page 35, line 5 to page 39, line 14; page 40, line 6 to page 57, line 20; page 59, line 1 to page 61, line 6; page 61, line 7 to page 62, line 18; page 63, line 6 to page 82, line 16; page 85, line 3 to page 92, line 12; page 92, line 13 to page 105, line 15; page 109, line 1 to page 110, line 4; and page 112, line 10 to page 113, line 11.

Regarding independent Claims 661, 709, 710, and 759, support for the subject matter of independent Claims 661, 709, 710, and 759 can, for example, be found in the Specification at page 35, line 5 to page 82, line 16; page 85, line 3 to page 113, line 11; page 35, line 5 to page 39, line 14; page 40, line 6 to page 57, line 20; page 59, line 1 to page 61, line 6;

page 61, line 7 to page 62, line 18; page 63, line 6 to page 82, line 16; page 85, line 3 to page 92, line 12; page 92, line 13 to page 105, line 15; page 109, line 1 to page 110, line 4; page 112, line 10 to page 113, line 11; page 82, line 17 to page 83, line 22; and page 87, line 20 to page 91, line 7.

Regarding independent Claims 762 and 776, support for the subject matter of independent Claims 762 and 776 can, for example, be found in the Specification at page 108, lines 8-23; page 35, line 5 to page 82, line 16; page 85, line 3 to page 113, line 11; page 35, line 5 to page 39, line 14; page 40, line 6 to page 57, line 20; page 59, line 1 to page 61, line 6; page 61, line 7 to page 62, line 18; page 63, line 6 to page 82, line 16; page 84, line 15 to page 92, line 12; page 92, line 13 to page 105, line 15; page 109, line 1 to page 110, line 4; and page 112, line 10 to page 113, line 11.

Regarding Claims 545, 546, 602, 603, 662, 663, 664, 712, and 713, support for the subject matter of Claims 545, 546, 602, 603, 662, 663, 664, 712, and 713, can, for example, be found in the Specification at page 35, line 5 to page 82, line 16; page 85, line 3 to page 113, line 11; page 35, line 5 to page 39, line 14; page 40, line 6 to page 57, line 20; page 59, line 1 to page 61, line 6; page 61, line 7 to page 62, line 18;

page 63, line 6 to page 82, line 16; page 85, line 3 to page 92, line 12; page 92, line 13 to page 105, line 15; page 109, line 1 to page 110, line 4; and page 112, line 10 to page 113, line 11.

Regarding Claims 547, 548, 604, 605, 665, 666, 714, and 715, support for the subject matter of Claims 547, 548, 604, 605, 665, 666, 714, and 715, can, for example, be found in the Specification at page 63, line 6 to Page 68, line 2.

Regarding Claims 549, 606, and 667, support for the subject matter of Claims 549, 606, and 667, can, for example, be found in the Specification at page 63, line 6 to Page 76, line 15; and page 70, lines 1-13.

Regarding Claims 550, 563, 607, 620, 668, 685, and 734, support for the subject matter of Claims 550, 563, 607, 620, 668, 685, and 734, can, for example, be found in the Specification at page 61, line 18 to page 62 and 3; page 70, line 1 to page 76, line 5; page 82, line 9 to page 83, line 9; and page 87, line 20 to page 91, line 7.

Regarding Claims 551, 608, 669, and 718, support for the subject matter of Claims 551, 608, 669, and 718, can, for

example, be found in the Specification at page 61, line 18 to page 62 and 3; page 67, line 18 to page 76, line 5; page 82, line 9 to page 83, line 9; and page 87, line 20 to page 91, line 7.

Regarding Claim 552, 575, 609, 632, 675, and 724, support for the subject matter of Claims 552, 575, 609, 632, 675, and 724, can, for example, be found in the Specification at page 39, line 15 to page 47, line 3; and page 63, line 6 to page 66, line 9.

Regarding Claims 553, 554, 555, 610, 611, 612, 676, 677, 678, 725, 726, 727, 764, 765 and 766, support for the subject matter of Claims 553, 554, 555, 610, 611, 612, 676, 677, 678, 725, 726, 727, 764, 765 and 766, can, for example, be found in the Specification at Page 48, lines 8-13.

Regarding Claims 556, 613, 679, and 728, support for the subject matter of Claims 556, 613, 679, and 728, can, for example, be found in the Specification at Page 47, line 13 to page 48, line 2.

Regarding Claims 557, 600, 614, 657, 680, 729, 767, and 778, support for the subject matter of Claims 600, 657, 767,

and 778, can, for example, be found in the Specification at page 48, line 14 to page 51, line 14; page 58, lines 1-16; page 63, line 6 to page 81, line 11; and page 84, lines 1-4.

Regarding Claims 558, 615, 681, 730, 768, and 779, support for the subject matter of Claims 558, 615, 681, 730, 768, and 779, can, for example, be found in the Specification at page 49, lines 5-17; and page 84, lines 1-14.

Regarding Claims 559, 616, 682, and 731, support for the subject matter of Claims 559, 616, 682, and 731, can, for example, be found in the Specification at page 39, lines 7-14; page 49, line 18 to page 50, line 6; page 55, lines 13-17; and page 58, lines 17-21.

Regarding Claims 560, 617, 683, 732, 769, and 780, support for the subject matter of Claims 560, 617, 683, 732, 769, and 780, can, for example, be found in the Specification at page 38, lines 1-6; page 84, line 15 to page 85, line 2; and page 113, lines 4-11.

Regarding Claims 561, 618, 684, and 733, support for the subject matter of Claims 561, 618, 684, and 733, can, for

example, be found in the Specification at page 38, lines 11-21; page 82, line 17 to page 83, line 3; and page 88, lines 12-20.

Regarding Claims 562, 619, 684, and 733, support for the subject matter of Claims 562, 619, 684, and 733, can, for example, be found in the Specification at page 38, lines 11-21.

Regarding Claims 564, 621, 686, and 735, support for the subject matter of Claims 564, 621, 686, and 735, can, for example, be found in the Specification at page 65, line 19 to page 66, line 9.

Regarding Claims 565, 622, 687, 736, 770, and 781, support for the subject matter of Claims 565, 622, 687, 736, 770, and 781, can, for example, be found in the Specification at page 68, line 14 to page 76, line 15; page 90, line 9 to page 91, line 7; and page 105, line 16 to page 106, line 13.

Regarding Claims 566, 623, 688, and 737, support for the subject matter of Claims 566, 623, 688, and 737, can, for example, be found in the Specification at page 80, line 8 to page 81, line 8.

Regarding Claims 567, 586, 624, 689, and 738, support for the subject matter of Claims 567, 586, 624, 689, and 738, can, for example, be found in the Specification at page 71, lines 2-4; page 74, line 2-4; and page 76, lines 13-15.

Regarding Claims 568, 625, 690, and 739, support for the subject matter of Claims 568, 625, 690, and 739, can, for example, be found in the Specification at page 39, line 7 to page 47, line 12.

Regarding Claims 569 and 626, support for the subject matter of Claims 569 and 626 can, for example, be found in the Specification at page 76, line 16 to page 77, line 21.

Regarding Claims 570, 627, 691, 740, and 775, support for the subject matter of Claims 570, 627, 691, 740, and 775, can, for example, be found in the Specification at page 105, line 16 to page 108, line 23.

Regarding Claims 571, 628, 662, and 711, support for the subject matter of Claims 571, 628, 662, and 711, can, for example, be found in the Specification at page 62, line 4 to page 82, line 8; page 62, line 9 to page 63, line 16; and page 81, line 17 to page 82, line 8.

Regarding Claims 572, 582, 629, 639, 692, 741, and 773, support for the subject matter of Claims 572, 582, 629, 639, 692, 741, and 773, can, for example, be found in the Specification at page 112, lines 3-9.

Regarding Claims 573, 576, 577, 578, 579, 580, 593, 630, 633, 634, 635, 636, 637, 638, 649, 716, 717, 747, 749, 757, and 761, support for the subject matter of Claims 573, 576, 577, 578, 579, 580, 593, 630, 633, 634, 635, 636, 637, 638, 649, 716, 717, 747, 749, 757, and 761, can, for example, be found in the Specification at page 62, line 4 to page 82, 8; and page 104, line 16 to page 105, line 15.

Regarding Claims 574 and 631, support for the subject matter of Claims 574 and 631, can, for example, be found in the Specification at page 35, line 18 to page 36, line 10; page 39, line 15 to page 40, line 5; page 61, line 7 to page 82, line 8.

Regarding Claims 581 and 638, support for the subject matter of Claims 581 and 638 can, for example, be found in the Specification at page 80, lines 8-16.

Regarding Claims 583 and 640, support for the subject matter of Claims 583 and 640 can, for example, be found in the Specification at page 82, line 17 to page 83, line 22; and page 87, line 20 to page 91, line 7.

Regarding Claims 584, 588, 641, 645, 693, 707, 742, 756, and 760, support for the subject matter of Claims 584, 588, 641, 645, 693, 707, 742, 756, and 760, can, for example, be found in the Specification at page 82, line 17 to page 83, line 9; and page 87, line 20 to page 91, line 7.

Regarding Claims 585, 694, and 743, support for the subject matter of Claims 585, 694, and 743, can, for example, be found in the Specification at page 86, lines 12-17.

Regarding Claims 587, 642, 696, 697, 745, and 746, support for the subject matter of Claims 587, 642, 696, 697, 745, and 746, can, for example, be found in the Specification at page 87, line 20 to page 91, line 7.

Regarding Claims 589, 646, 700, and 758, support for the subject matter of Claims 589, 646, 700, and 758, can, for example, be found in the Specification at page 108, line 8 to page 109, line 14.

Regarding Claims 590, 647, and 698, support for the subject matter of Claims 590, 647, and 698, can, for example, be found in the Specification at page 92, line 13 to page 102, line 14.

Regarding Claims 591, 648, 699, and 748, support for the subject matter of Claims 591, 648, 699, and 748, can, for example, be found in the Specification at page 102, line 19 to page 103, line 6.

Regarding Claims 592 and 644, support for the subject matter of Claims 592 and 644 can, for example, be found in the Specification at page 44, line 12 to page 46, line 2; page 62, line 4 to page 82, 8; and page 104, line 16 to page 105, line 15.

Regarding Claims 594, 651, 701, 750, and 772, support for the subject matter of Claims 594, 651, 701, 750, and 772, can, for example, be found in the Specification at page 111, line 12 to page 112, line 2.

Regarding Claims 595, 652, 702, and 751, support for the subject matter of Claims 595, 652, 702, and 751, can, for

example, be found in the Specification at page 112, line 10 to page 113, line 3.

Regarding Claims 596, 653, 703, 752, 763, and 777, support for the subject matter of Claims 596, 653, 703, 752, 763, and 777, can, for example, be found in the Specification at page 62, line 4 to page 64, line 21.

Regarding Claims 597, 654, 704, and 753, support for the subject matter of Claims 597, 654, 704, and 753, can, for example, be found in the Specification at page 104, line 16 to page 105, line 15.

Regarding Claims 598, 655, 705, and 754, support for the subject matter of Claims 598, 655, 705, and 754, can, for example, be found in the Specification at page 49, lines 5-17.

Regarding Claims 599, 656, 706, and 755, support for the subject matter of Claims 599, 656, 706, and 755, can, for example, be found in the Specification at page 47, line 4 to page 51, line 4.

Regarding Claims 643, 695, and 744, support for the subject matter of Claims 643, 695, and 744, can, for example, be found in the Specification at page 87, lines 13-19.

Regarding Claims 670 and 719, support for the subject matter of Claims 670 and 719 can, for example, be found in the Specification at page 40, lines 6-12; page 40, line 13 to page 41, line 7; page 53, lines 13-20; and page 62, line 4 to page 82, line 8.

Regarding Claims 671 and 720, support for the subject matter of Claims 671 and 720 can, for example, be found in the Specification at page 40, lines 6-12; page 41, line 8 to page 42, line 2; page 53, lines 13-20; and page 62, line 4 to page 82, line 8.

Regarding Claims 672 and 721, support for the subject matter of Claims 672 and 721 can, for example, be found in the Specification at page 40, lines 6-12; page 42, lines 3-16; page 53, lines 13-20; and page 62, line 4 to page 82, line 8.

Regarding Claims 673 and 722, support for the subject matter of Claims 673 and 722 can, for example, be found in the Specification at page 40, lines 6-12; page 43, line 15 to page

46, line 2; page 53, lines 13-20; and page 62, line 4 to page 82, line 8.

Regarding Claims 674 and 723, support for the subject matter of Claims 674 and 723 can, for example, be found in the Specification at page 62, line 4 to page 82, line 8.

Regarding Claim 708, support for the subject matter of Claim 708 can, for example, be found in the Specification at page 35, line 5 to page 82, line 16; page 85, line 3 to page 113, line 11; page 35, line 5 to page 39, line 14; page 40, line 6 to page 57, line 20; page 59, line 1 to page 61, line 6; page 61, line 7 to page 62, line 18; page 63, line 6 to page 82, line 16; page 64, lines 5-13; page 85, line 3 to page 92, line 12; page 92, line 13 to page 105, line 15; page 109, line 1 to page 110, line 4; page 112, line 10 to page 113, line 11; page 82, line 17 to page 83, line 22; and page 87, line 20 to page 91, line 7.

Regarding Claim 771, support for the subject matter of Claim 771 can, for example, be found in the Specification at page 78, line 1 to page 80, line 7.

Regarding Claim 774, support for the subject matter of Claim 774 can, for example, be found in the Specification at page 35, line 5 to page 82, line 16; page 85, line 3 to page 113, line 11; page 35, line 5 to page 39, line 14; page 40, line 6 to page 57, line 20; page 59, line 1 to page 61, line 6; page 61, line 7 to page 62, line 18; page 63, line 6 to page 82, line 16; page 85, line 3 to page 92, line 12; page 92, line 13 to page 105, line 15; page 109, line 1 to page 110, line 4; page 112, line 10 to page 113, line 11; page 82, line 17 to page 83, line 22; and page 87, line 20 to page 91, line 7.

In view of the foregoing, Applicant respectfully submits that the newly added Claims 544-781 do not contain new matter. Applicant further respectfully submits that the amendments to the Claims do not contain new matter.

II. DEFINITIONS:

Applicant uses the phrase "at least one of . . . and . . ." in the claims. In all instances, the phrase "at least one of . . . and . . ." means only one item from the list, or any combination of items in the list.

Applicant respectfully submits that the phrase having the form "at least one of A and B", where each of A and B is either a term or a phrase, the phrase "at least one of A and B" means "only A, only B, or A and B". In instances in which three or more terms and/or phrases are present in an "at least one of . . . and . . ." phrase, Applicant provides the following example definitions: the phrase "at least one of A, B, and C" means "only A, only B, only C, or any combination of A, B, and C"; the phrase "at least one of A, B, C, and D" means "only A, only B, only C, only D, or any combination of A, B, C, and D"; the phrase "at least one of A, B, C, D, and E" means "only A, only B, only C, only D, only E, or any combination of A, B, C, D, and E", and so on.

As used in Claims 544, 658, 659, and/or in any other instances, the phrase "at least one of healthcare insurance information, disability insurance information, and life insurance information" means "only healthcare insurance information, only disability insurance information, only life insurance information, or any combination of healthcare insurance information, disability insurance information, and life insurance information".

As used in the Claims 544, 601, and 658, and/or in any other instances, the phrase "at least one of vacation time information, personal time information, and sick time information" means "only vacation time information, only personal time information, only sick time information, or any combination of vacation time information, personal time information, and sick time information".

As used in the Claims 544, 601, 658, 659, and 660, and/or in any other instances, the phrase "at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator" means "only the employee, only the benefit beneficiary, only an employer, only a benefit administrator, or any combination of the employee, the benefit beneficiary, an employer, and a benefit administrator".

As used in Claims 601, 658, and 660, and/or in any other instances, the phrase "at least one of pension benefit information and retirement benefit information" means "only pension benefit information, only retirement benefit information, or pension benefit information and retirement benefit information".

As used in Claims 659 and 660, and/or in any other instances, the phrase "at least one of vacation time information, personal time information, sick time information, educational assistance benefit information, tuition reimbursement benefit information, credit union benefit information, employee discount program benefit information, buying service benefit information, and stock option benefit information" means "only vacation time information, only personal time information, only sick time information, only educational assistance benefit information, only tuition reimbursement benefit information, only credit union benefit information, only employee discount program benefit information, only buying service benefit information, only stock option benefit information, or any combination of vacation time information, personal time information, sick time information, educational assistance benefit information, tuition reimbursement benefit information, credit union benefit information, employee discount program benefit information, buying service benefit information, and stock option benefit information".

As used in Claims 661, 709, 710, and 759, and/or in any other instances, the phrase "at least one of healthcare insurance, disability insurance, and life insurance" means

"only healthcare insurance, only disability insurance, only life insurance, or any combination of healthcare insurance, disability insurance, and life insurance".

As used in Claims 661, 709, 710, and 759, and/or in any other instances, the phrase "at least one of a retirement benefit account and a pension benefit account" means "only a retirement benefit account, only a pension benefit account, or a retirement benefit account and a pension benefit account".

As used in Claims 661, 709, 710, and 759, and/or in any other instances, the phrase "at least one of the employee, a benefit beneficiary, an employer, and a benefit administrator" means "only the employee, only a benefit beneficiary, only an employer, only a benefit administrator, or any combination of the employee, a benefit beneficiary, an employer, and a benefit administrator".

As used in Claim 762, and/or in any other instances, the phrase "at least one of a change to a benefit offered by an employer or a benefit provider, an offering of a benefit, and a posting of an offer to sell a benefit or a benefit package" means "only a change to a benefit offered by an employer or a

benefit provider, only an offering of a benefit, only a posting of an offer to sell a benefit or a benefit package, or any combination of a change to a benefit offered by an employer or a benefit provider, an offering of a benefit, and a posting of an offer to sell a benefit or a benefit package".

As used in Claim 776, and/or in any other instances, the phrase "at least one of a need, a request, and a requirement" means "only a need, only a request, only a requirement, or any combination of a need, a request, and a requirement".

As used in Claims 557, 600, 614, 657, 680, 729, 767, and 778, and/or in any other instances, the phrase "at least one of the Internet and the World Wide Web" means "only the Internet, only the World Wide Web, or the Internet and the World Wide Web".

As used in Claims 560, 617, 683, 732, 762, 769, 776, and 780, and/or in any other instances, the term "automatically" means "without human intervention". Support for the above definition for the term "automatically" can, for example, be found in the Specification at page 113, lines 4-11; page 108, lines 8-23; page 35, line 5 to page 82, line 16; page 85, line 3 to page 113, line 11; page 35, line 5 to page 39,

line 14; page 40, line 6 to page 57, line 20; page 59, line 1 to page 61, line 6; page 61, line 7 to page 62, line 18; page 63, line 6 to page 82, line 16; page 84, line 15 to page 92, line 12; page 92, line 13 to page 105, line 15; page 109, line 1 to page 110, line 4; and page 112, line 10 to page 113, line 11.

III. THE 35 U.S.C. §103 REJECTIONS:

In the Office Action, mailed March 15, 2004, the Examiner asserts that Claims 305-419 and 521-543 are rejected under 35 U.S.C. 103(a) as being unpatentable over Warady, et al., U.S. Patent No. 6,067,522 (Warady) in view of Asinof, Lynn, "Click & Shift: Workers Control Their Benefits On-line" (Asinof), and Greengard, Samuel, "Building a self service culture that works" (Greengard). The Examiner also asserts that Claims 420-520 are rejected under 35 U.S.C. 103(a) as being unpatentable over Warady in view of Asinof, Greengard, and Gilbert, et al., U.S. Patent No. 6,041,313 (Gilbert).

As noted above, Applicant has cancelled Claims 305-543, without prejudice, and Applicant has added new Claims 544-781. Applicant respectfully submits that the newly added Claims 544-781 do not contain new matter. Applicant further respectfully submits that the amendments to the Claims do not contain new matter. Applicant further respectfully submits that the present invention, as defined by Claims 544-781, is patentable over the prior art.

Applicant respectfully submits that each of independent Claims 544, 601, 658, 659, and 660, contain the limitation

"wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit" which limitation distinguishes the present invention, as defined by each of Claims 544, 601, 658, 659, and 660, from the prior art references and prior art teachings which teach or suggest enabling or allowing an individual to enroll in, or change an enrollment in, an employee benefit or employee benefits via a computer, computer network, or on-line.

Applicant respectfully submits that each of independent Claims 544, 601, 658, 659, and 660, contain the limitation "wherein the message contains information regarding a providing of the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit", so as to distinguish the present invention, as defined by each of Claims 544, 601, 658, 659, and 660, from the prior art references and prior art teachings which teach or suggest enabling or allowing an individual to request an employee benefit or employee benefits via a computer, computer network, or on-line.

Applicant respectfully submits that the present invention, as defined by Claims 544-781, is patentable over the prior art.

**IIIA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 544-600,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 544-600, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving a request for an employee benefit or a claim for an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, all of which

features are specifically recited features of independent Claim 544.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of vacation time information, personal time information, and sick time information, all of which features are still other specifically recited features of independent Claim 544.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information regarding a providing of the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device

associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 544.

In view of the foregoing, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 544. Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 544.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over the prior art. Applicant further respectfully submits that Claims 545-600, which claims depend either directly or indirectly from independent Claim 544, so

as to include all of the limitations of independent Claim 544, are also patentable as said Claims 545-600 depend from allowable subject matter. In particular, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 544, and, therefore, Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 545-600.

Allowance of pending Claims 544-600 is, therefore, respectfully requested.

IIIB. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 601-657, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 601-657, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 601, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 601, is patentable

over Warady, Asinof, Greengard, Gilbert, and any combination of same. Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving a request for an employee benefit or a claim for an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, all of which features are specifically recited features of independent Claim 601.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of pension benefit information and retirement benefit information, and at least one of vacation time information, personal time information, and sick time information, all of which features are still other specifically recited features of independent Claim 601.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information regarding a providing of the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 601.

In view of the foregoing, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 601. Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 601.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent

Claim 601, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 601, is patentable over the prior art. Applicant further respectfully submits that Claims 602-657, which claims depend either directly or indirectly from independent Claim 601, so as to include all of the limitations of independent Claim 601, are also patentable as said Claims 602-657 depend from allowable subject matter. In particular, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 601, and, therefore, Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 602-657.

Allowance of pending Claims 601-657 is, therefore, respectfully requested.

IIIC. THE PRESENT INVENTION, AS DEFINED BY CLAIM 658,
IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claim 658, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 658, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving a request for an employee benefit or a claim for an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, all of which features are specifically recited features of independent Claim 658.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest processing the request for an employee

benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of healthcare insurance information, disability insurance information, and life insurance information, at least one of pension benefit information and retirement benefit information, and at least one of vacation time information, personal time information, and sick time information, all of which features are still other specifically recited features of independent Claim 658.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information regarding a providing of the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 658.

In view of the foregoing, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 658. Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 658.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 658, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Allowance of pending Claim 658 is, therefore, respectfully requested.

**IIID. THE PRESENT INVENTION, AS DEFINED BY CLAIM 659,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claim 659, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 659, is patentable

over Warady, Asinof, Greengard, Gilbert, and any combination of same. Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving a request for an employee benefit or a claim for an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, all of which features are specifically recited features of independent Claim 659.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of vacation time information, personal time information, sick time information, educational assistance benefit information, tuition reimbursement benefit information, credit union benefit information, employee

discount program benefit information, buying service benefit information, and stock option benefit information, all of which features are still other specifically recited features of independent Claim 659.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information regarding a providing of the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit; and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 659.

In view of the foregoing, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 659. Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not

disclose or suggest all of the specifically recited features of independent Claim 659.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 659, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Allowance of pending Claim 659 is, therefore, respectfully requested.

**IIIE. THE PRESENT INVENTION, AS DEFINED BY CLAIM 660,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claim 660, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 660, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving a request for an employee benefit or a claim for an employee benefit, wherein an employee or a benefit beneficiary

is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, all of which features are specifically recited features of independent Claim 660.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises at least one of pension benefit information and retirement benefit information, and at least one of vacation time information, personal time information, sick time information, educational assistance benefit information, tuition reimbursement benefit information, credit union benefit information, employee discount program benefit information, buying service benefit information, and stock option benefit information, all of which features are still other specifically recited features of independent Claim 660.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not

disclose or suggest generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information regarding a providing of the employee benefit requested or claimed in the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 660.

In view of the foregoing, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 660. Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 660.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 660, is patentable over Warady, Asinof, Greengard,

Gilbert, and any combination of same. Allowance of pending Claim 660 is, therefore, respectfully requested.

**IIIF. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 661-708,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 661-708, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 661, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 661, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving a request for information regarding an employee benefit in an employee benefits account, wherein the employee benefits account includes at least one of healthcare insurance, disability insurance, and life insurance, and at least one of a retirement benefit account and a pension benefit account, all

of which features are specifically recited features of independent Claim 661.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest processing the request for information regarding an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous relationship and is maintained by the employee in a current employment relationship, wherein the employee benefit from the previous relationship is paid for or provided at least in part by a current employer pursuant to an employment relationship and is included in employee benefits provided to the employee by the current employer, all of which features are still other specifically recited features of independent Claim 661.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest generating a message in response to the request for information regarding an employee benefit, wherein the message contains a response to the request for information

regarding an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 661.

In view of the foregoing, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 661. Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 661.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 661, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 661, is patentable over the prior art. Applicant further respectfully submits that Claims 662-708, which claims depend

either directly or indirectly from independent Claim 661, so as to include all of the limitations of independent Claim 661, are also patentable as said Claims 662-708 depend from allowable subject matter. In particular, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 661, and, therefore, Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 662-708.

Allowance of pending Claims 661-708 is, therefore, respectfully requested.

**IIIG. THE PRESENT INVENTION, AS DEFINED BY CLAIM 709,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claim 709, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 709, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of

same. Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving a request for information regarding an employee benefit in an employee benefits account, wherein the employee benefits account includes at least one of healthcare insurance, disability insurance, and life insurance, and at least one of a retirement benefit account and a pension benefit account, all of which features are specifically recited features of independent Claim 709.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest processing the request for information regarding an employee benefit with a processing device using employee benefits account information stored in a database or memory device, wherein the employee benefits account information comprises information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous relationship and is maintained by the employee in a current employment relationship, wherein the employee benefit from the previous relationship is paid for or provided at least in part by a current employer pursuant to an employment relationship and is included in employee benefits

provided to the employee by the current employer, all of which features are still other specifically recited features of independent Claim 709.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest generating a message in response to the request for information regarding an employee benefit, wherein the message contains a response to the request for information regarding an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 709.

In view of the foregoing, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 709. Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 709.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 709, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Allowance of pending Claim 709 is, therefore, respectfully requested.

**IIIIH. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 710-758,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 710-758, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 710, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 710, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving a request for an employee benefit or a claim for an employee benefit in an employee benefits account, wherein the employee benefits account includes at least one of healthcare

insurance, disability insurance, and life insurance, and at least one of a retirement benefit account and a pension benefit account, all of which features are specifically recited features of independent Claim 710.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or memory device, wherein the employee benefits information comprises information regarding an employee benefit associated with an employee, wherein the employee benefit exists from a previous relationship and is maintained by the employee in a current employment relationship, wherein the employee benefit from the previous relationship is paid for or provided at least in part by a current employer pursuant to an employment relationship and is included in employee benefits provided to the employee by the current employer, all of which features are still other specifically recited features of independent Claim 710.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not

disclose or suggest generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains a response to the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 710.

In view of the foregoing, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 710. Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 710.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 710, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 710, is patentable over the prior art. Applicant further respectfully submits that Claims 711-758, which claims depend directly from independent Claim 710, so as to include all of the limitations of independent Claim 710, are also patentable as said Claims 711-758 depend from allowable subject matter. In particular, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 710, and, therefore, Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 711-758.

Allowance of pending Claims 710-758 is, therefore, respectfully requested.

IIII. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 759-761, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 759-761, is patentable over the prior art. Applicant respectfully submits that the

present invention, as defined by independent Claim 759, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 759, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving a request for an employee benefit or a claim for an employee benefit in an employee benefits account, wherein the employee benefits account includes at least one of healthcare insurance, disability insurance, and life insurance, and at least one of a retirement benefit account and a pension benefit account, all of which features are specifically recited features of independent Claim 759.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits account information stored in a database or memory device, wherein the employee benefits account information comprises information regarding an employee

benefit associated with an employee, wherein the employee benefit exists from a previous relationship and is maintained by the employee in a current employment relationship, wherein the employee benefit from the previous relationship is paid for or provided at least in part by a current employer pursuant to an employment relationship and is included in employee benefits provided to the employee by the current employer, all of which features are still other specifically recited features of independent Claim 759.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains a response to the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 759.

In view of the foregoing, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any

combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 759. Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 759.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 759, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 759, is patentable over the prior art. Applicant further respectfully submits that Claims 760 and 761, which claims depend directly from independent Claim 759, so as to include all of the limitations of independent Claim 759, are also patentable as said Claims 760 and 761 depend from allowable subject matter. In particular, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 759, and, therefore, Warady, Asinof, Greengard, Gilbert, and any combination of

same, do not disclose or suggest all of the features of each of dependent Claims 760 and 761.

Allowance of pending Claims 759-761 is, therefore, respectfully requested.

IIIJ. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 762-775, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 762-775, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 762, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 762, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest a computer-implemented method, comprising storing employee benefits information in a database or memory device, and detecting at least one of a change to a benefit offered by an employer or a benefit provider, an offering of a benefit, and a posting of an offer to sell a benefit or a

benefit package, wherein the at least one of a change to a benefit offered by an employer or a benefit provider, an offering of a benefit, and a posting of an offer to sell a benefit or a benefit package, is automatically detected by a processing device, all of which features are specifically recited features of independent Claim 762.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest generating a message containing information regarding the at least one of a change to a benefit offered by an employer or a benefit provider, an offering of a benefit, and a posting of an offer to sell a benefit or a benefit package, wherein the message is automatically generated by the processing device upon the detection of the at least one of a change to a benefit offered by an employer or a benefit provider, an offering of a benefit, and a posting of an offer to sell a benefit or a benefit package, all of which features are still other specifically recited features of independent Claim 762.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest transmitting the message to a communication

device associated with an employee or a benefit beneficiary, all of which features are still other specifically recited features of independent Claim 762.

In view of the foregoing, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 762. Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 762.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 762, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 762, is patentable over the prior art. Applicant further respectfully submits that Claims 763-775, which claims depend directly from independent Claim 762, so as to include all of the limitations of independent Claim 762, are also patentable

as said Claims 763-775 depend from allowable subject matter. In particular, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 762, and, therefore, Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 763-775.

Allowance of pending Claims 762-775 is, therefore, respectfully requested.

**IIIK. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 776-781,
IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 776-781, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 776, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 776, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same. Applicant respectfully submits that Warady, Asinof,

Greengard, Gilbert, and any combination of same, do not disclose or suggest a computer-implemented method, comprising storing employee benefit information in a database or memory device and detecting a posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package is automatically detected by a processing device, all of which features are specifically recited features of independent Claim 776.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest generating a message containing information regarding the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the message is automatically generated by the processing device upon the detection of the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, all of which features are still other specifically recited features of independent Claim 776.

Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest transmitting the message to a communication device associated with a benefit provider, all of which features are still other specifically recited features of independent Claim 776.

In view of the foregoing, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 776. Applicant further respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 776.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 776, is patentable over Warady, Asinof, Greengard, Gilbert, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 776, is patentable over the prior art. Applicant further

respectfully submits that Claims 777-781, which claims depend directly from independent Claim 776, so as to include all of the limitations of independent Claim 776, are also patentable as said Claims 777-781 depend from allowable subject matter. In particular, Applicant respectfully submits that Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 776, and, therefore, Warady, Asinof, Greengard, Gilbert, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 777-781.

Allowance of pending Claims 776-781 is, therefore, respectfully requested.

IV. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested. Allowance of pending Claims 544-781 is, therefore, respectfully requested.

Entry of this Supplemental Amendment and Reply to the Office Communication mailed October 12, 2004, as a complete response to, and a complete reply to, the Office Action mailed March 12, 2004, is respectfully requested.

Respectfully Submitted,



Raymond A. Joao
Reg. No. 35,907

Encls.: - Abstract of the Disclosure
- Return Receipt Postcard

November 9, 2004

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